

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA
WILKES BARRE DIVISION**

In re: WILLIAM EDWARD EHRET, JR.	§	Case No. 5:19-bk-00252
RENEE EHRET	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 01/22/2019.
- 2) The plan was confirmed on 05/08/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 07/01/2019, 07/26/2019, 08/26/2019, 09/20/2019, 09/03/2020, 10/01/2020, 12/22/2020, 01/21/2021.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 01/03/2024.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 60.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$34,761.00.
- 10) Amount of unsecured claims discharged without full payment: \$89,411.02.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

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Receipts:

Total paid by or on behalf of the debtor(s)	\$ 67,275.00	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 67,275.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 6,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 4,816.54	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 10,816.54
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
VINCENT RUBINO, ESQUIRE	Lgl	0.00	NA	NA	6,000.00	0.00
NISSAN MOTOR ACCEPTANCE	Sec	21,479.16	20,575.04	1,153.36	0.00	0.00
NISSAN MOTOR ACCEPTANCE	Uns	0.00	15,647.00	15,647.00	3,154.71	0.00
NISSAN MOTOR ACCEPTANCE	Sec	26,947.97	25,825.91	1,366.54	0.00	0.00
NISSAN MOTOR ACCEPTANCE	Uns	0.00	22,969.73	22,969.73	4,631.11	0.00
BERKHEIMER	Pri	4,309.88	4,420.97	4,420.97	4,420.97	0.00
RESURGENT CAPITAL SERVICES	Uns	1,279.11	1,176.81	1,176.81	237.27	0.00
RESURGENT CAPITAL SERVICES	Uns	1,146.84	1,060.19	1,060.19	213.76	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	638.00	638.74	638.74	128.78	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	1,043.00	1,043.77	1,043.77	210.44	0.00
PORTFOLIO RECOVERY	Uns	11,121.96	7,457.74	7,457.74	1,503.61	0.00
AIS PORTFOLIO SERVICES, LP	Uns	5,142.88	5,361.36	5,361.36	1,080.94	0.00
CAPITAL ONE BANK	Uns	595.56	956.21	956.21	192.79	0.00
SCOLOPAX, LLC	Uns	8,399.04	5,321.46	5,321.46	1,072.90	0.00
SCOLOPAX, LLC	Uns	2,874.08	2,564.42	2,564.42	517.04	0.00
INTERNAL REVENUE SERVICE	Pri	27,851.61	36,443.86	21,153.40	21,153.40	0.00
INTERNAL REVENUE SERVICE	Uns	9,250.35	36,443.86	15,290.46	3,082.83	0.00
WELLS FARGO	Sec	7,446.48	7,362.06	0.00	0.00	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
JEFFERSON CAPITAL SYSTEMS	Uns	4,489.00	4,829.51	4,829.51	973.72	0.00
THE BANK OF MISSOURI	Uns	1,278.00	1,278.03	1,278.03	257.68	0.00
PORTFOLIO RECOVERY	Uns	957.00	1,080.50	1,080.50	217.85	0.00
AIS PORTFOLIO SERVICE, LP	Uns	1,039.79	658.19	658.19	132.70	0.00
QUANTUM3 GROUP, LLC	Uns	3,119.00	3,338.72	3,338.72	673.14	0.00
QUANTUM3 GROUP, LLC	Uns	270.35	270.35	270.35	54.51	0.00
PORTFOLIO RECOVERY	Uns	1,464.23	1,704.80	1,704.80	343.72	0.00
PORTFOLIO RECOVERY	Uns	960.00	1,158.84	1,158.84	233.64	0.00
NATIONSTAR MORTGAGE	Sec	0.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	627.00	701.46	701.46	141.42	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	2,634.01	2,634.01	531.06	0.00
NAVIENT SOLUTIONS, INC	Uns	28,849.94	29,836.18	29,836.18	0.00	0.00
NISSAN MOTOR ACCEPTANCE	Uns	0.00	15,647.00	0.00	0.00	0.00
NATIONSTAR MORTGAGE	Sec	184,934.95	187,345.77	4,495.11	4,495.11	0.00
NATIONSTAR MORTGAGE	Sec	0.00	187,345.77	6,803.36	6,803.36	0.00
KPMG	Sec	19,916.15	NA	NA	0.00	0.00
ADT LLC	Uns	318.12	NA	NA	0.00	0.00
CULLIGAN FINANCE COMPANY	Uns	260.00	NA	NA	0.00	0.00
FIRST ENERGY MET ED	Uns	1,232.69	NA	NA	0.00	0.00
FIRST NATIONAL CREDIT CARD	Uns	1,071.88	NA	NA	0.00	0.00
HEALTH NETWORK LABORATORIES	Uns	12.94	NA	NA	0.00	0.00
LEHIGH VALLEY ANES SERV	Uns	85.44	NA	NA	0.00	0.00
LEHIGH VALLEY HEALTH	Uns	1,215.62	NA	NA	0.00	0.00
LEHIGH VALLEY HOSPITAL	Uns	632.24	NA	NA	0.00	0.00
LENDING CLUB CORPORATION	Uns	11,112.96	NA	NA	0.00	0.00
MEDICAL IMAGING OF LEHIGH	Uns	50.11	NA	NA	0.00	0.00
MEDICAL IMAGING OF LEHIGH	Uns	10.50	NA	NA	0.00	0.00
MERCURY CARD SERVICES	Uns	1,470.93	NA	NA	0.00	0.00
POCONO MEDICAL	Uns	735.64	NA	NA	0.00	0.00
POCONO MEDICAL	Uns	22.79	NA	NA	0.00	0.00
POCONO MEDICAL	Uns	773.83	NA	NA	0.00	0.00
POCONO MEDICAL	Uns	177.38	NA	NA	0.00	0.00
POCONO MEDICAL CENTER	Uns	229.03	NA	NA	0.00	0.00
ST LUKES	Uns	187.04	NA	NA	0.00	0.00
ST LUKES	Uns	140.32	NA	NA	0.00	0.00

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Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
ST LUKES	Uns	856.68	NA	NA	0.00	0.00
ST LUKES	Uns	849.67	NA	NA	0.00	0.00
ST LUKES	Uns	187.04	NA	NA	0.00	0.00
ST LUKES PHYSICIANS GROUP	Uns	177.56	NA	NA	0.00	0.00
ST LUKES UNIVERSITY HOSPITAL	Uns	2,332.85	NA	NA	0.00	0.00
TRUGREEN	Uns	254.25	NA	NA	0.00	0.00
VERIZON	Uns	54.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 4,495.11	\$ 4,495.11	\$ 0.00
Debt Secured by Vehicle	\$ 2,519.90	\$ 0.00	\$ 0.00
All Other Secured	\$ 6,803.36	\$ 6,803.36	\$ 0.00
TOTAL SECURED:	\$ 13,818.37	\$ 11,298.47	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 25,574.37	\$ 25,574.37	\$ 0.00
TOTAL PRIORITY:	\$ 25,574.37	\$ 25,574.37	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 126,978.48	\$ 19,585.62	\$ 0.00

Disbursements:

Expenses of Administration	\$ 10,816.54	
Disbursements to Creditors	\$ 56,458.46	
TOTAL DISBURSEMENTS:		\$ 67,275.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 02/07/2024

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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